

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Christopher G. Cassie, Esq.
Keaveney Legal Group, LLC
1000 Maplewood Dr
Suite 202
Maple Shade, NJ 08052
800-219-0939
Fax : 856-282-1090
Email: ccassie@keaveneylegalgroup.com
Attorney for Debtor

In Re:

James T. Atkins and Robin L. Atkins

Case No.: 19-31781-JNP

Judge: Jerrold N. Poslusny Jr.

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Wilmington Savings Fund Society,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

Attached are the canceled checks for six payments from October 2022 to March 2023. These checks total \$13,393.60. The April 2023 payment has been made but the check has not cleared the debtors' bank account. It is unclear from the certification filed by the creditor which of these payments the creditor has not received.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 04/12/2023

/s/Robin L. Atkins
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Capture Source
VIEWPOINTE	20221025	7579	2120002	[REDACTED]	000060	2,671.24	8428518008	00007624

Oct. Mortgage
JAMES T. ATKINS
ROBIN LYNN ATKINS
82 CRESCENT HOLLOW DRIVE
SEWELL, NJ 08080

55 2/212
DATE: 10/31/2022

7579

PAY TO THE ORDER OF Selene Finance \$ 2671.24

Two Thousand Six Hundred Seventy-One and 24/100 DOLLARS

WELLS FARGO BANK, N.A.
WELLSFARGO.COM

MEM [REDACTED] OCT 21 2022 [Signature]

For Deposit Only
Selene Finance LP
1503000408

Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Capture Source
VIEWPOINTE	20221118	7586	2120002		000060	2,671.24	8327166992	00007624

JAMES T. ATKINS
ROBIN LYNN ATKINS
82 CRESCENT HOLLOW DRIVE
SEWELL, NJ 08080

55-2/212
6 POWER BY
REXSHIELD

7586

DATE Nov 12, 2022

PAY TO THE ORDER OF Selene Finana LP
Two thousand Six hundred Seventy one and 24/100
DOLLARS

WELLS FARGO BANK, N.A.
WELLSFARGO.COM

MEMO Act.

[Signature]

11/17/2022-0222247044

Credited to the account of within named payee
Absence of endorsement Guaranteed by Signature Bank
11/17/2022 0000000143 0000001513 0095160

NAME OF FINANCIAL INSTITUTION
DATE

CHECK HERE TO VOID FOR REMOTE DEPOSIT ONLY

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RESERVED FOR FINANCIAL INSTITUTION USE *

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- as printed line which photocopies
- Security Paper: Stems or spots may appear with
- chemical alteration.
- Absence of Original Document
- replica Screen
- of wrinkles or back of check

Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Capture Source
VIEWPOINTE	20221222	7595	2120002	[REDACTED]	000060	2,012.78	8227132801	00007624

Check Number: 100021024001 (www.checks.wellsfargo.com)

JAMES T. ATKINS
ROBIN LYNN ATKINS
82 CRESCENT HOLLOW DRIVE
SEWELL, NJ 08080

55-2/212-
E
7595

DATE 12/18/2022

PAY TO THE ORDER OF Selena Finance LP \$ 2012.78
Two Thousand Twelve Dollars & 78/100 DOLLARS

WELLS FARGO BANK, N.A.
WELLSFARGO.COM

MEMO: Ant: [REDACTED] [Signature]

12/21/2022 027725 048

Credited to the account of within named payee
Absence of endorsement Guaranteed Signature Bank
12/21/2022 0000000193 000000150009560

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- Serial: See serial type or the appraised
- Signature: See serial type or the appraised
- Date: See serial type or the appraised
- MICR: See serial type or the appraised
- Void: See serial type or the appraised
- Verifying on back of check

Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Capture Source
VIEWPOINTE	20230112	7600	2120002	[REDACTED]	000060	2,012.78	8424541725	00007624

Acct [REDACTED] 55-2/212 7600
JAMES T. ATKINS
ROBIN LYNN ATKINS
82 CRESCENT HOLLOW DRIVE
SEWELL, NJ 08080
DATE JAN 6, 2023
PAY TO THE ORDER OF Scene Finance \$ 2012.78
Two thousand Twelve Dollars & 78/100 DOLLARS
WELLS FARGO BANK, N.A.
WELLSFARGO.COM
MEMO Jan. Payment
[REDACTED] 7600

CHECK HERE FOR DEPOSIT ONLY
NAME OF FINANCIAL INSTITUTION
DATE
CREDITED TO THE ACCOUNT OF WITHIN NAMED PAYEE
Absence of endorsement Guaranteed Signature Bank
01/11/2023 0000000450 000000151309560

Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Capture Source
VIEWPOINTE	20230216	7503	2120002	[REDACTED]	000060	2,012.78	8827804220	00007624

55-2/212
7503
DATE 2/10/2023
JAMES T. ATKINS
ROBIN LYNN ATKINS
82 CRESCENT HOLLOW DRIVE
SEWELL, NJ 08080
PAY TO THE ORDER OF Setene Finance \$ 2012.78
Two Thousand Twelve Dollars 78/100 DOLLARS
WELLS FARGO BANK, N.A.
WELLSFARGO.COM
MEMO: [REDACTED]
[Signature]

02/14/2023 029547 002
Credited to the account of within named payee
Absence of endorsement Guaranteed Signature Bank
02/15/2023 0000000295 00000015 029560
CHECK HERE TO MONITOR REMOTE DEPOSITING
NAME OF FINANCIAL INSTITUTION DATE
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Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Capture Source
VIEWPOINTE	20230310	7505	2120002	[REDACTED]	000060	2,012.78	8829409630	00007624

JAMES T. ATKINS
ROBIN LYNN ATKINS
82 CRESCENT HOLLOW DRIVE
SEWELL, NJ 08080

55-2/212
SECURED BY EZSHIELD

DATE 3/2/2023

PAY TO THE ORDER OF: Selene Finance LP

Two Thousand Twelve Dollars & 78/100 DOLLARS

WELLS FARGO BANK, N.A.
WELLSFARGO.COM

MEMO A.T.

750.5

CHECK ONE FOR DEPOSIT ONLY

NAME OF FINANCIAL INSTITUTION DATE

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03/09/2023 004609018

Credited to the account of within named payee
Absence of endorsement Guaranteed Signature Bank
03/09/2023 0000000076 0000001500095260

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Selene Finance LP
PO Box 243
Pholas TX
19176-6243
ATTN: CASHING DEPT